

<i>SERFF Tracking Number:</i>	<i>LBLI-126166304</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Liberty Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42752</i>
<i>Company Tracking Number:</i>	<i>ANR3000PTP(05-09)</i>		
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>New Interest Crediting Methodology</i>		
<i>Project Name/Number:</i>	<i>New Interest Crediting Methodology/</i>		

Filing at a Glance

Company: Liberty Life Insurance Company

Product Name: New Interest Crediting
Methodology

TOI: A10 Annuities - Other

Sub-TOI: A10.000 Annuities - Other

Filing Type: Form

SERFF Tr Num: LBLI-126166304 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 42752

Co Tr Num: ANR3000PTP(05-09) State Status: Approved-Closed

Author: Damon Amato

Date Submitted: 06/24/2009

Reviewer(s): Linda Bird

Disposition Date: 06/25/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: New Interest Crediting Methodology

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/25/2009

Deemer Date:

Submitted By: Damon Amato

Filing Description:

RE: Forms ANR3000ptp(05-09)

ANR3001mae(05-09)

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 06/25/2009

Created By: Damon Amato

Corresponding Filing Tracking Number:

Summary: Enclosed for your review is a copy of the above referenced forms. These forms are new and will not replace any existing form. These forms have not been previously submitted to your department.

Readability: Endorsement ANR3000ptp(05-09) has a Flesch Readability Score of 50.7.

Endorsement ANR3001mae(05-09) has a Flesch Readability Score of 50.7.

SERFF Tracking Number:	LBLI-126166304	State:	Arkansas
Filing Company:	Liberty Life Insurance Company	State Tracking Number:	42752
Company Tracking Number:	ANR3000PTP(05-09)		
TOI:	A10 Annuities - Other	Sub-TOI:	A10.000 Annuities - Other
Product Name:	New Interest Crediting Methodology		
Project Name/Number:	New Interest Crediting Methodology/		

Description: These endorsements represent two optional crediting methods that may be added to a single-premium, fixed equity-indexed annuity. They will be attached to and made part of the contract. Specifically, they may be added to the following annuity contracts previously approved:

Form Number	DOI Date of Approval
AN3021	8/22/06
AN3022	8/22/06
AN3023	8/22/06
AN3024	9/21/07

The addition of these crediting methods will be reflected on the schedule page of the contract. I have included a revised copy of the schedule page and a statement of variability.

Actuarial Requirements. A supplemental memorandum for these crediting methods is included.

To the best of my knowledge and belief, these forms comply with the statutory and regulatory requirements of your state and there are no unusual or controversial provisions. If you have any questions or need additional information, please contact me at (864) 609-4815 or e-mail at damon.amato@rbc.com. Thank you again for your consideration.

Company and Contact

Filing Contact Information

Damon Amato, Sr. Compliance Analyst	damon.amato@rbc.com
2000 Wade Hampton Blvd	864-609-4815 [Phone]
Greenville, SC 29602	864-609-3484 [FAX]

Filing Company Information

Liberty Life Insurance Company	CoCode: 61492	State of Domicile: South Carolina
2000 Wade Hampton Blvd	Group Code:	Company Type:
Greenville, SC 29602	Group Name:	State ID Number:
(864) 609-4815 ext. [Phone]	FEIN Number: 44-0188050	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No

<i>SERFF Tracking Number:</i>	<i>LBLI-126166304</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Liberty Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42752</i>
<i>Company Tracking Number:</i>	<i>ANR3000PTP(05-09)</i>		
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>New Interest Crediting Methodology</i>		
<i>Project Name/Number:</i>	<i>New Interest Crediting Methodology/</i>		
Fee Explanation:	2 x \$20		
Per Company:	No		

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Liberty Life Insurance Company	\$40.00	06/24/2009	28774287

<i>SERFF Tracking Number:</i>	<i>LBLI-126166304</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Liberty Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42752</i>
<i>Company Tracking Number:</i>	<i>ANR3000PTP(05-09)</i>		
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>New Interest Crediting Methodology</i>		
<i>Project Name/Number:</i>	<i>New Interest Crediting Methodology/</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/25/2009	06/25/2009

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Application	Damon Amato	06/25/2009	06/25/2009

<i>SERFF Tracking Number:</i>	<i>LBLI-126166304</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Liberty Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42752</i>
<i>Company Tracking Number:</i>	<i>ANR3000PTP(05-09)</i>		
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>New Interest Crediting Methodology</i>		
<i>Project Name/Number:</i>	<i>New Interest Crediting Methodology/</i>		

Disposition

Disposition Date: 06/25/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>LBLI-126166304</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Liberty Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42752</i>
<i>Company Tracking Number:</i>	<i>ANR3000PTP(05-09)</i>		
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>New Interest Crediting Methodology</i>		
<i>Project Name/Number:</i>	<i>New Interest Crediting Methodology/</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document (revised)	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Actuarial Memo Supplements		No
Supporting Document	Updated Statement of Variability		No
Supporting Document	Application		No
Form	Annual Point-to-Point Endorsement		No
Form	Monthly Additive Endorsement		No
Form	Schedule Page		No
Form	Schedule Page		No
Form	Schedule Page		No
Form	Schedule Page		No

<i>SERFF Tracking Number:</i>	<i>LBLI-126166304</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Liberty Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42752</i>
<i>Company Tracking Number:</i>	<i>ANR3000PTP(05-09)</i>		
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>New Interest Crediting Methodology</i>		
<i>Project Name/Number:</i>	<i>New Interest Crediting Methodology/</i>		

Amendment Letter

Submitted Date: 06/25/2009

Comments:

Revised application supplement added.

Changed Items:

Supporting Document Schedule Item Changes:

Satisfied -Name: Application

Comment: Here is the supplemental application that was revised to include these two methods.

It was approved as A1031 on 08/22/06.

A1051 (06-09).pdf

SERFF Tracking Number: LBLI-126166304 State: Arkansas

Filing Company: Liberty Life Insurance Company State Tracking Number: 42752

Company Tracking Number: ANR3000PTP(05-09)

TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other

Product Name: New Interest Crediting Methodology

Project Name/Number: New Interest Crediting Methodology/

Form Schedule

Lead Form Number: ANR3000ptp(05-09)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	ANR3000ptp(05-09)	Policy/Cont	Annual Point-to-Point Initial ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider			50.700	ANR3000ptp(05-09) annual point-to-point endorsement. pdf
	ANR3001mae(05-09)	Policy/Cont	Monthly Additive ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.700	ANR3001mae(05-09) monthly additive endorsement. pdf
	AN3021	Schedule	Schedule Page Pages	Initial		54.000	AN3021 Schedule Page.pdf
	AN3022	Schedule	Schedule Page Pages	Initial		54.000	AN3022 Schedule Page.pdf
	AN3023	Schedule	Schedule Page Pages	Initial		54.000	AN3023 Schedule Page.pdf
	AN3024	Schedule	Schedule Page Pages	Initial		54.000	AN3024 Schedule Page.pdf

ANNUAL POINT-TO-POINT CREDITING METHOD ENDORSEMENT

This Endorsement is a part of the Annuity Contract ("Contract") to which it is attached.

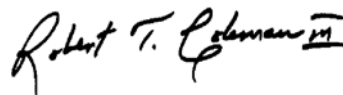
Annual Point-to-Point Crediting Method -

For the Annual Point-to-Point Crediting Method, the Annual Index Rate is the Unadjusted Index Change in the Index Value for one Contract Year. The Annual Index Rate is subject to the Annual Cap or Participation Rate. **Note:** There will be either an Annual Cap or Participation Rate, but there will never both on the same contract.

The Unadjusted Index Change is the Index value at the end of a Contract Year, minus the Index Value at the beginning of the Contract Year, divided by the Index Value at the beginning of the Contract Year.

The Annual Cap is the maximum Annual Index Rate allowed in any Contract Year. The Initial Annual Cap for the first Contract Year, if applicable, is shown on the Contract Schedule and guaranteed for a one-year period. The Annual Cap for each subsequent Contract Year will be determined by Us. The Annual Cap will never be less than 4%.

The Participation Rate is the maximum percentage of participation in the Annual Index Rate allowed in any Contract Year. The Initial Participation Rate for the first Contract Year, if applicable, is shown on the Contract Schedule and guaranteed for a one-year period. The Participation Rate for each subsequent Contract Year will be determined by Us. The Participation Rate will never be less than 10%.



Secretary

MONTHLY ADDITIVE CREDITING METHOD ENDORSEMENT

This Endorsement is a part of the Annuity Contract ("Contract") to which it is attached.

Monthly Additive Crediting Method - For the Monthly Additive Crediting Method, the Net Index Interest Rate for a Contract Year is the sum of the twelve Monthly Index Rates. The Net Index Interest Rate can never be less than zero.

The Monthly Index Rate is the Unadjusted Index Change in the Index Value for one Month, subject to the Monthly Cap or Participation Rate. **Note:** There will be either a Monthly Cap or Participation Rate but never both on the same contract.

The Unadjusted Index Change is the Index value at the end of the last Business Day of that Month, minus the Index Value on the first Business Day of that Month, divided by the Index Value on the first Business Day of that Month.

The Monthly Cap is the maximum Monthly Index Rate allowed in any Month. The Initial Monthly Cap for the first Contract Year, if applicable, is shown on the Contract Schedule and guaranteed for a one-year period. The Monthly Cap, if applicable, for each subsequent Contract Year will be determined by Us. The Monthly Cap will never be less than 0.5%.

The Participation Rate is the maximum percentage of participation in the Monthly Index Rate allowed in any Month. The Initial Participation Rate for the first Contract Year, if applicable, is shown on the Contract Schedule and guaranteed for a one-year period. The Participation Rate, if applicable, for each subsequent Contract Year will be determined by Us. The Participation Rate will never be less than 10%.



Secretary

CONTRACT SCHEDULE

Owner: [JOHN DOE]
Owner's Age at Issue: [35]
[Joint Owner: [JOHN DOE]]
[Joint Owner's Age at Issue: [35]]
Annuitant: [JOHN DOE]
Annuitant's Age at Issue: [35]
Contract Number: [1234567]
Contract Date: [APRIL 1, 2006]
Initial Premium Payment: \$[100,000]
Plan Type: [NON-QUALIFIED]
Premium Bonus: [2]%
Initial Option Purchase Day: [WEDNESDAY]
Market Value Adjustment Period: 8 YEARS
Minimum Guaranteed Interest Rate for Years 1-8: [3.0]%
† Minimum Guaranteed Interest Rate for Years 9+: 1-3%

WITHDRAWAL CHARGE SCHEDULE

CONTRACT YEAR:	1	2	3	4	5	6	7	8	9+
PERCENTAGE:	10%	9%	8%	7%	6%	5%	4%	2%	0%

Indexed Account (Monthly Average)

Index: [**Dow Jones Industrial Average SM]
Indexed Account Allocation: [50]%
Initial Index Value: [1,250]
Initial Annual Cap: [10]% for the first Contract Year. The Annual Cap for subsequent Contract Years will not be less than 5%.
Initial Annual Spread Fee: [0.0]% for the first Contract Year. The Annual Spread Fee for subsequent Contract Years will not be greater than 9%.

Indexed Account (Quarterly Additive)

Index: [**Dow Jones Industrial Average SM]
Indexed Account Allocation: [50]%
Initial Index Value: [1,250]
Initial Quarterly Cap: [5]% for the first Contract Year. The Quarterly Cap for subsequent Contract Years will not be less than 1%.

Indexed Account (Monthly Additive)

Index: [**Dow Jones Industrial Average SM]
Indexed Account Allocation: [50]%
Initial Index Value: [1,250]
Initial Monthly Cap: [1]% for the first Contract Year.
Initial Participation Rate: [0.0]% for the first Contract Year.

Indexed Account (Annual Point-to-Point)

Index: [**Dow Jones Industrial Average SM]
Indexed Account Allocation: [50]%
Initial Index Value: [1,250]
Initial Annual Cap: [10]% for the first Contract Year.
Initial Participation Rate: [0.0]% for the first Contract Year.

Fixed Account

Fixed Account Allocation: [0]%
Guaranteed Interest Rate for Year 1: [5.5]%
Guaranteed Interest Rate for Years 2-8: [4.5]%

CONTRACT SCHEDULE

Owner: [JOHN DOE]
 Owner's Age at Issue: [35]
 [Joint Owner: [JOHN DOE]]
 [Joint Owner's Age at Issue: [35]]
 Annuitant: [JOHN DOE]
 Annuitant's Age at Issue: [35]
 Contract Number: [1234567]
 Contract Date: [APRIL 1, 2006]
 Initial Premium Payment: \$[100,000]
 Plan Type: [NON-QUALIFIED]
 Initial Option Purchase Day: [WEDNESDAY]
 Market Value Adjustment Period: 10 YEARS
 Minimum Guaranteed Interest Rate for Years 1-10: [3.0]%
 † Minimum Guaranteed Interest Rate for Years 11+: 1-3%

WITHDRAWAL CHARGE SCHEDULE

CONTRACT YEAR:	1	2	3	4	5	6	7	8	9	10	11+
PERCENTAGE:	10%	10%	9.5%	9%	8%	7%	6%	5%	4%	2%	0%

Indexed Account (Monthly Average)

Index: [**Dow Jones Industrial Average SM]
 Indexed Account Allocation: [50]%
 Initial Index Value: [1,250]
 Initial Annual Cap: [10]% for the first Contract Year. The Annual Cap for subsequent Contract Years will not be less than 5%.
 Initial Annual Spread Fee: [0.0]% for the first Contract Year. The Annual Spread Fee for subsequent Contract Years will not be greater than 9%.

Indexed Account (Quarterly Additive)

Index: [**Dow Jones Industrial Average SM]
 Indexed Account Allocation: [50]%
 Initial Index Value: [1,250]
 Initial Quarterly Cap: [5]% for the first Contract Year. The Quarterly Cap for subsequent Contract Years will not be less than 1%.

Indexed Account (Monthly Additive)

Index: [**Dow Jones Industrial Average SM]
 Indexed Account Allocation: [50]%
 Initial Index Value: [1,250]
 Initial Monthly Cap: [1]% for the first Contract Year.
 Initial Participation Rate: [0.0]% for the first Contract Year.

Indexed Account (Annual Point-to-Point)

Index: [**Dow Jones Industrial Average SM]
 Indexed Account Allocation: [50]%
 Initial Index Value: [1,250]
 Initial Annual Cap: [10]% for the first Contract Year.
 Initial Participation Rate: [0.0]% for the first Contract Year.

Fixed Account

Fixed Account Allocation: [0]%
 Guaranteed Interest Rate for Year 1 on Initial Premium: [5.5]%

CONTRACT SCHEDULE

Owner: [JOHN DOE]
 Owner's Age at Issue: [35]
 [Joint Owner: [JOHN DOE]]
 [Joint Owner's Age at Issue: [35]]
 Annuitant: [JOHN DOE]
 Annuitant's Age at Issue: [35]
 Contract Number: [1234567]
 Contract Date: [APRIL 1, 2006]
 Initial Premium Payment: \$[100,000]
 Plan Type: [NON-QUALIFIED]
 Premium Bonus: [2]%
 Initial Option Purchase Day: [WEDNESDAY]
 Market Value Adjustment Period: 12 YEARS
 Minimum Guaranteed Interest Rate for Years 1-12: [3.0]%
 † Minimum Guaranteed Interest Rate for Years 13+: 1-3%

WITHDRAWAL CHARGE SCHEDULE

CONTRACT YEAR:	1	2	3	4	5	6	7	8	9	10	11	12	13+
PERCENTAGE:	14%	13%	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	0%

Indexed Account (Monthly Average)

Index: [**Dow Jones Industrial Average SM]
 Indexed Account Allocation: [50]%
 Initial Index Value: [1,250]
 Initial Annual Cap: [10]% for the first Contract Year. The Annual Cap for subsequent Contract Years will not be less than 5%.
 Initial Annual Spread Fee: [0.0]% for the first Contract Year. The Annual Spread Fee for subsequent Contract Years will not be greater than 9%.

Indexed Account (Quarterly Additive)

Index: [**Dow Jones Industrial Average SM]
 Indexed Account Allocation: [50]%
 Initial Index Value: [1,250]
 Initial Quarterly Cap: [5]% for the first Contract Year. The Quarterly Cap for subsequent Contract Years will not be less than 1%.

Indexed Account (Monthly Additive)

Index: [**Dow Jones Industrial Average SM]
 Indexed Account Allocation: [50]%
 Initial Index Value: [1,250]
 Initial Monthly Cap: [1]% for the first Contract Year.
 Initial Participation Rate: [0.0]% for the first Contract Year.

Indexed Account (Annual Point-to-Point)

Index: [**Dow Jones Industrial Average SM]
 Indexed Account Allocation: [50]%
 Initial Index Value: [1,250]
 Initial Annual Cap: [10]% for the first Contract Year.
 Initial Participation Rate: [0.0]% for the first Contract Year.

Fixed Account

Fixed Account Allocation: [0]%
 Guaranteed Interest Rate for Year 1: [5.5]%
 Guaranteed Interest Rate for Years 2-8: [4.5]%

CONTRACT SCHEDULE

Owner: [JOHN DOE]
Owner's Age at Issue: [35]
[Joint Owner: [JOHN DOE]]
[Joint Owner's Age at Issue: [35]]
Annuitant: [JOHN DOE]
Annuitant's Age at Issue: [35]
Contract Number: [1234567]
Contract Date: [APRIL 1, 2006]
Initial Premium Payment: \$[100,000]
Plan Type: [NON-QUALIFIED]
Premium Bonus: [2]%
Initial Option Purchase Day: [WEDNESDAY]
Market Value Adjustment Period: 12 YEARS
Minimum Guaranteed Interest Rate for Years 1-10: [3.0]%
† Minimum Guaranteed Interest Rate for Years 11+: 1-3%

WITHDRAWAL CHARGE SCHEDULE

CONTRACT YEAR:	1	2	3	4	5	6	7	8	9	10	11+
PERCENTAGE:	10%	10%	10%	9.5%	9%	8%	7%	6%	4%	2%	0%

Indexed Account (Monthly Average)

Index: [**Dow Jones Industrial Average SM]
Indexed Account Allocation: [50]%
Initial Index Value: [1,250]
Initial Annual Cap: [10]% for the first Contract Year. The Annual Cap for subsequent Contract Years will not be less than 5%.
Initial Annual Spread Fee: [0.0]% for the first Contract Year. The Annual Spread Fee for subsequent Contract Years will not be greater than 9%.

Indexed Account (Quarterly Additive)

Index: [**Dow Jones Industrial Average SM]
Indexed Account Allocation: [50]%
Initial Index Value: [1,250]
Initial Quarterly Cap: [5]% for the first Contract Year. The Quarterly Cap for subsequent Contract Years will not be less than 1%.

Indexed Account (Monthly Additive)

Index: [**Dow Jones Industrial Average SM]
Indexed Account Allocation: [50]%
Initial Index Value: [1,250]
Initial Monthly Cap: [1]% for the first Contract Year.
Initial Participation Rate: [0.0]% for the first Contract Year.

Indexed Account (Annual Point-to-Point)

Index: [**Dow Jones Industrial Average SM]
Indexed Account Allocation: [50]%
Initial Index Value: [1,250]
Initial Annual Cap: [10]% for the first Contract Year.
Initial Participation Rate: [0.0]% for the first Contract Year.

Fixed Account

Fixed Account Allocation: [0]%
Guaranteed Interest Rate for Year 1: [5.5]%
Guaranteed Interest Rate for Years 2-8: [4.5]%

SERFF Tracking Number:	LBLI-126166304	State:	Arkansas
Filing Company:	Liberty Life Insurance Company	State Tracking Number:	42752
Company Tracking Number:	ANR3000PTP(05-09)		
TOI:	A10 Annuities - Other	Sub-TOI:	A10.000 Annuities - Other
Product Name:	New Interest Crediting Methodology		
Project Name/Number:	New Interest Crediting Methodology/		

Supporting Document Schedules

	Item Status:	Status
		Date:

Satisfied - Item: Flesch Certification

Comments:

Attachments:

AR Certification of Compliance.pdf

READABILITY COMPLIANCE CERTIFICATION.pdf

	Item Status:	Status
		Date:

Satisfied - Item: Application

Comments:

Here is the supplemental application that was revised to include these two methods.

It was approved as A1031 on 08/22/06.

Attachment:

A1051 (06-09).pdf

	Item Status:	Status
		Date:

Satisfied - Item: Updated Statement of Variability

Comments:

Attachments:

STATEMENT OF VARIABLITY AN3021--Revised.pdf

STATEMENT OF VARIABLITY AN3022--Revised.pdf

STATEMENT OF VARIABLITY AN3023--Revised.pdf

STATEMENT OF VARIABLITY AN3024--Revised.pdf

CERTIFICATION OF COMPLIANCE

LIBERTY LIFE INSURANCE COMPANY has reviewed the guidelines for Non-Guaranteed Costs on Non-Participating life insurance and certifies that to the best of its knowledge and belief, the filing of form(s) ANR3001mae(05-09) and ANR3000ptp(05-09) is/are consistent and in compliance with them.

A handwritten signature in black ink, appearing to read "D. G. Amato", is written over a horizontal line.

Damon Amato
Sr. Compliance Advisor

06/12/2009
Date

READABILITY COMPLIANCE CERTIFICATION

1. Insurer: Liberty Life Insurance Company
PO Box 789
Greenville, South Carolina 29602-0789
2. Certification: I hereby certify that the forms listed below produce Flesch reading ease scores which meet the minimum score required in your state.

In addition, I certify that the forms, except for schedules and tables, are printed in 10 point type, one point leaded. The words and terminology exempted are: (a) all words and terms defined in the forms, (b) all captions and subcaptions, (c) all tables and schedules, and (d) all medical terms. All exempted items are permitted in your state.

READABILITY SCORE

<u>Name of Form</u>	<u>Form Number</u>	<u>Flesch Score</u>
Monthly Additive Endorsement	ANR3001mae(05-09)	50.7
Annual Point-to-Point Endorsement	ANR3000ptp(05-09)	50.7

June 12, 2009

Date



Mark S. Wessel
Officer Policy Forms/Compliance



OWNER/APPLICANT STATEMENT
CONTINUATION OF ANNUITY APPLICATION

Liberty Life Insurance Company P.O. Box 725449, Atlanta, GA 31139
Home Office: 2000 Wade Hampton Blvd., Greenville, SC 29615

1.866.690.1992

I affirm that I understand:

- This annuity provides choices between Indexed and Fixed interest.
 - The Caps, Spread Fee, or Participation Rate, which will apply to my Premium Payment, will be those declared by from RBC Insurance issued by Liberty Life Insurance Company (LLIC) on the day my annuity is issued and will be guaranteed for a one-year period.
 - LLIC may declare at its discretion a new Annual Cap, Annual Spread Fee, Participation Rate, Monthly Cap, and Quarterly Cap for each subsequent Contract Year.
 - The Fixed Account Interest Rate will never be less than 1%. Only the Indexed Account(s) earn an interest tied to the applicable Index(es).
- This annuity is designed to accumulate funds for retirement and other long-term objectives. Substantial Withdrawal Charges may apply during the earlier Contract Years.
- This annuity is not a registered security and does not directly participate in any stock, bond, or other securities results.
- This annuity is an insurance product and that my agent is receiving compensation.

Account Allocation Percentages for the Premium Payment

- 1) Indexed Account – Monthly Averaging _____ %
☒ Dow JonesSM ☐ S&P 500®
- 2) Indexed Account – Monthly Additive _____ %
☐ Dow JonesSM ☒ S&P 500®
- 3) Indexed Account – Quarterly Additive _____ %
☒ Dow JonesSM ☐ S&P 500®
- 4) Indexed Account – Annual Point-to-Point _____ %
☐ Dow JonesSM ☒ S&P 500®
- 5) Fixed Account _____ %
- Total 100 %**

Allocation percentages must be in whole numbers. The total of all accounts must equal 100%. You can indicate as little as 0% in any account. Allocation percentages are subject to Minimum Allocation Amount requirements.

I understand the statements listed above, and I agree that they, with the statements on my application dated _____, will be the basis for and a part of any insurance issued. I have read the Product Brochure and the Annuity Disclosure. I have kept a copy of both. I believe that this annuity is a suitable product for my financial needs.

X _____ X _____
Owner/Applicant's Signature Date

X _____ X _____
Agent's Signature Date

**STATEMENT OF VARIABILITY
LIBERTY LIFE INSURANCE COMPANY
CONTRACT SCHEDULE FOR FORM AN3021**

The following items of the Contract Schedule page are variable. These items are listed in order of appearance on the Contract Schedule. Items such as names and dates are not explained.

PREMIUM BONUS PERCENTAGE:

The value is variable in order for the Company to respond to changing market conditions. This value can only change for new issues. Once a contract is issued, the Premium Bonus is guaranteed.

Range: The Premium Bonus Percentage will never be less than 0.5% or greater than 7%.

INITIAL OPTION PURCHASE DAY:

This date is variable because the Issue Date (day of the week when new contracts will be issued) may change. **Range:** Only on Business Days as defined in the Contract will be used.

MINIMUM GUARANTEED INTEREST RATE FOR YEARS 1-8:

This rate can change only for new issues. This rate can change for new issues under the provisions of the new Standard Nonforfeiture Law (SNFL). Once a contract is issued, the rate is guaranteed for years 1-8.

Range: The rate will never be less than 1.0% nor greater than 3.0% for new issues. Our method for determining this rate is described in the actuarial memorandum provided with this filing.

MINIMUM GUARANTEED INTEREST RATE FOR YEARS 9+:

The new Standard Nonforfeiture Law (SNFL) allows for a redetermination of the minimum guaranteed interest rate. For this product this redetermination will take place at the end of the 8th contract year. The redetermined rate will be guaranteed for as long as the contract is in force. **Range:** The redetermined rate will never be less than 1.0% nor greater than 3.0%. The method for redetermination of the minimum guaranteed rate is explained on the Contract Schedule.

Indexed Account (Monthly Average)

INDEX:

This language is variable to allow for different index selections in the future. The Company may remove an index if its publication has been discontinued or changed substantially. Before removal, we will seek state approval of a comparable index. **Range:** Dow Jones Industrial Average or S&P 500.

INDEXED ACCOUNT ALLOCATION:

This value depends on the client's allocation which must be a whole number percentage. **Range:** 0-100%.

INITIAL INDEX VALUE:

This value is determined by the closing index value on the Issue Day. **Range:** Dependent on index value.

INITIAL ANNUAL CAP:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the cap is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The cap will never be less than 5%.

INITIAL ANNUAL SPREAD FEE:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the fee is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The fee will never be greater than 9%. **The Annual Spread Fee and the Annual Cap will never be applied in the same year. At issue, the contract has either an Annual Cap or Annual Spread Fee, and the contract is guaranteed not to change to the other.**

Indexed Account (Quarterly Additive)

INDEX:

Same parameters as stated above.

INDEXED ACCOUNT ALLOCATION:

Same parameters as stated above.

INITIAL INDEX VALUE:

Same parameters as stated above.

INITIAL QUARTERLY CAP:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the cap is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The cap will never be less than 1%.

Indexed Account (Monthly Additive)

INDEX:

Same parameters as stated above.

INDEXED ACCOUNT ALLOCATION:

Same parameters as stated above.

INITIAL INDEX VALUE:

Same parameters as stated above.

INITIAL MONTHLY CAP:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the cap is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The cap will never be less than 0.5%.

INITIAL PARTICIPATION RATE:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the participation rate is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The participation rate will never be greater than 10%. **The Participation Rate and the Monthly Cap will never be applied in the same year. At issue, the contract has either a Participation Rate or Monthly Cap, and the contract is guaranteed not to change to the other.**

Indexed Account (Annual Point-to-Point)

INDEX:

Same parameters as stated above.

INDEXED ACCOUNT ALLOCATION:

Same parameters as stated above.

INITIAL INDEX VALUE:

Same parameters as stated above.

INITIAL ANNUAL CAP:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the cap is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The cap will never be less than 4.0%.

INITIAL PARTICIPATION RATE:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the participation rate is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The participation rate will never be greater than 10%. **The Participation Rate and the Annual Cap will never be applied in the same year. At issue, the contract has either a Participation Rate or an Annual Cap, and the contract is guaranteed not to change to the other.**

FIXED ACCOUNT ALLOCATION:**GUARANTEED INTEREST RATE FOR YEAR 1**

This value is variable in order to allow for varying interest rates and to respond to market conditions. Once a contract is issued, this rate is guaranteed for the first year. **Range:** The rate will never be less than the Minimum Guaranteed Interest Rate.

GUARANTEED INTEREST RATE FOR YEARS 2-8

This value is variable in order to allow for varying interest rates and to respond to market conditions. Once a contract is issued, this rate is guaranteed for years 2 through 8. **Range:** The rate will never be less than the Minimum Guaranteed Interest Rate.

**STATEMENT OF VARIABILITY
LIBERTY LIFE INSURANCE COMPANY
CONTRACT SCHEDULE FOR FORM AN3022**

The following items of the Contract Schedule page are variable. These items are listed in order of appearance on the Contract Schedule. Items such as names and dates are not explained.

INITIAL OPTION PURCHASE DAY:

This date is variable because the Issue Date (day of the week when new contracts will be issued) may change. **Range:** Only on Business Days as defined in the Contract will be used.

MINIMUM GUARANTEED INTEREST RATE FOR YEARS 1-10:

This rate can change only for new issues. This rate can change for new issues under the provisions of the new Standard Nonforfeiture Law (SNFL). Once a contract is issued, the rate is guaranteed for years 1-10. **Range:** The rate will never be less than 1.0% nor greater than 3.0% for new issues. Our method for determining this rate is described in the actuarial memorandum provided with this filing.

MINIMUM GUARANTEED INTEREST RATE FOR YEARS 11+:

The new Standard Nonforfeiture Law (SNFL) allows for a redetermination of the minimum guaranteed interest rate. For this product this redetermination will take place at the end of the 10th contract year. The redetermined rate will be guaranteed for as long as the contract is in force. **Range:** The redetermined rate will never be less than 1.0% nor greater than 3.0%. The method for redetermination of the minimum guaranteed rate is explained on the Contract Schedule.

Indexed Account (Monthly Average)

INDEX:

This language is variable to allow for different index selections in the future. The Company may remove an index if its publication has been discontinued or changed substantially. Before removal, we will seek state approval of a comparable index. **Range:** Dow Jones Industrial Average or S&P 500.

INDEXED ACCOUNT ALLOCATION:

This value depends on the client's allocation which must be a whole number percentage. **Range:** 0-100%.

INITIAL INDEX VALUE:

This value is determined by the closing index value on the Issue Day. **Range:** Dependent on index value.

INITIAL ANNUAL CAP:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the cap is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The cap will never be less than 5%.

INITIAL ANNUAL SPREAD FEE:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the fee is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The fee will never be greater than 9%. **The Annual Spread Fee and the Annual Cap will never be applied in the same year. At issue, the contract has either an Annual Cap or Annual Spread Fee, and the contract is guaranteed not to change to the other.**

Indexed Account (Quarterly Additive)

INDEX:

Same parameters as stated above.

INDEXED ACCOUNT ALLOCATION:

Same parameters as stated above.

INITIAL INDEX VALUE:

Same parameters as stated above.

INITIAL QUARTERLY CAP:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the cap is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The cap will never be less than 1%.

Indexed Account (Monthly Additive)**INDEX:**

Same parameters as stated above.

INDEXED ACCOUNT ALLOCATION:

Same parameters as stated above.

INITIAL INDEX VALUE:

Same parameters as stated above.

INITIAL MONTHLY CAP:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the cap is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The cap will never be less than 0.5%.

INITIAL PARTICIPATION RATE:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the participation rate is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The participation rate will never be greater than 10%. **The Participation Rate and the Monthly Cap will never be applied in the same year. At issue, the contract has either a Participation Rate or Monthly Cap, and the contract is guaranteed not to change to the other.**

Indexed Account (Annual Point-to-Point)**INDEX:**

Same parameters as stated above.

INDEXED ACCOUNT ALLOCATION:

Same parameters as stated above.

INITIAL INDEX VALUE:

Same parameters as stated above.

INITIAL ANNUAL CAP:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the cap is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The cap will never be less than 4.0%.

INITIAL PARTICIPATION RATE:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the participation rate is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The participation rate will never be greater than 10%. **The Participation Rate and the Annual Cap will never be applied in the same year. At issue, the contract has either a Participation Rate or an Annual Cap, and the contract is guaranteed not to change to the other.**

FIXED ACCOUNT ALLOCATION:**GUARANTEED INTEREST RATE FOR YEAR 1**

This value is variable in order to allow for varying interest rates and to respond to market conditions. Once a contract is issued, this rate is guaranteed for the first year. **Range:** The rate will never be less than the Minimum Guaranteed Interest Rate.

GUARANTEED INTEREST RATE FOR YEARS 2-8

This value is variable in order to allow for varying interest rates and to respond to market conditions. Once a contract is issued, this rate is guaranteed for years 2 through 8. **Range:** The rate will never be less than the Minimum Guaranteed Interest Rate.

**STATEMENT OF VARIABILITY
LIBERTY LIFE INSURANCE COMPANY
CONTRACT SCHEDULE FOR FORM AN3023**

The following items of the Contract Schedule page are variable. These items are listed in order of appearance on the Contract Schedule. Items such as names and dates are not explained.

PREMIUM BONUS PERCENTAGE:

The value is variable in order for the Company to respond to changing market conditions. This value can only change for new issues. Once a contract is issued, the Premium Bonus is guaranteed. **Range:** The Premium Bonus Percentage will never be less than 0.5% or greater than 7%.

INITIAL OPTION PURCHASE DAY:

This date is variable because the Issue Date (day of the week when new contracts will be issued) may change. **Range:** Only on Business Days as defined in the Contract will be used.

MINIMUM GUARANTEED INTEREST RATE FOR YEARS 1-12:

This rate can change only for new issues. This rate can change for new issues under the provisions of the new Standard Nonforfeiture Law (SNFL). Once a contract is issued, the rate is guaranteed for years 1-12. **Range:** The rate will never be less than 1.0% nor greater than 3.0% for new issues. Our method for determining this rate is described in the actuarial memorandum provided with this filing.

MINIMUM GUARANTEED INTEREST RATE FOR YEARS 13+:

The new Standard Nonforfeiture Law (SNFL) allows for a redetermination of the minimum guaranteed interest rate. For this product this redetermination will take place at the end of the 12th contract year. The redetermined rate will be guaranteed for as long as the contract is in force. **Range:** The redetermined rate will never be less than 1.0% nor greater than 3.0%. The method for redetermination of the minimum guaranteed rate is explained on the Contract Schedule.

Indexed Account (Monthly Average)

INDEX:

This language is variable to allow for different index selections in the future. The Company may remove an index if its publication has been discontinued or changed substantially. Before removal, we will seek state approval of a comparable index. **Range:** Dow Jones Industrial Average or S&P 500.

INDEXED ACCOUNT ALLOCATION:

This value depends on the client's allocation which must be a whole number percentage. **Range:** 0-100%.

INITIAL INDEX VALUE:

This value is determined by the closing index value on the Issue Day. **Range:** Dependent on index value.

INITIAL ANNUAL CAP:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the cap is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The cap will never be less than 5%.

INITIAL ANNUAL SPREAD FEE:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the fee is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The fee will never be greater than 9%. **The Annual Spread Fee and the Annual Cap will never be applied in the**

same year. At issue, the contract has either an Annual Cap or Annual Spread Fee, and the contract is guaranteed not to change to the other.

Indexed Account (Quarterly Additive)

INDEX:

Same parameters as stated above.

INDEXED ACCOUNT ALLOCATION:

Same parameters as stated above.

INITIAL INDEX VALUE:

Same parameters as stated above.

INITIAL QUARTERLY CAP:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the cap is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The cap will never be less than 1%.

Indexed Account (Monthly Additive)

INDEX:

Same parameters as stated above.

INDEXED ACCOUNT ALLOCATION:

Same parameters as stated above.

INITIAL INDEX VALUE:

Same parameters as stated above.

INITIAL MONTHLY CAP:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the cap is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The cap will never be less than 0.5%.

INITIAL PARTICIPATION RATE:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the participation rate is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The participation rate will never be greater than 10%. **The Participation Rate and the Monthly Cap will never be applied in the same year. At issue, the contract has either a Participation Rate or Monthly Cap, and the contract is guaranteed not to change to the other.**

Indexed Account (Annual Point-to-Point)

INDEX:

Same parameters as stated above.

INDEXED ACCOUNT ALLOCATION:

Same parameters as stated above.

INITIAL INDEX VALUE:

Same parameters as stated above.

INITIAL ANNUAL CAP:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the cap is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The cap will never be less than 4.0%.

INITIAL PARTICIPATION RATE:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the participation rate is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The participation rate will never be greater than 10%. **The Participation Rate and the Annual Cap will never be applied in the same year. At issue, the contract has either a Participation Rate or an Annual Cap, and the contract is guaranteed not to change to the other.**

FIXED ACCOUNT ALLOCATION:**GUARANTEED INTEREST RATE FOR YEAR 1**

This value is variable in order to allow for varying interest rates and to respond to market conditions. Once a contract is issued, this rate is guaranteed for the first year. **Range:** The rate will never be less than the Minimum Guaranteed Interest Rate.

GUARANTEED INTEREST RATE FOR YEARS 2-8

This value is variable in order to allow for varying interest rates and to respond to market conditions. Once a contract is issued, this rate is guaranteed for years 2 through 8. **Range:** The rate will never be less than the Minimum Guaranteed Interest Rate.

**STATEMENT OF VARIABILITY
LIBERTY LIFE INSURANCE COMPANY
CONTRACT SCHEDULE FOR FORM AN3024**

The following items of the Contract Schedule page are variable. These items are listed in order of appearance on the Contract Schedule. Items such as names and dates are not explained.

PREMIUM BONUS PERCENTAGE:

The value is variable in order for the Company to respond to changing market conditions. This value can only change for new issues. Once a contract is issued, the Premium Bonus is guaranteed. **Range:** The Premium Bonus Percentage will never be less than 0.5% or greater than 7%.

INITIAL OPTION PURCHASE DAY:

This date is variable because the Issue Date (day of the week when new contracts will be issued) may change. **Range:** Only on Business Days as defined in the Contract will be used.

MINIMUM GUARANTEED INTEREST RATE FOR YEARS 1-10:

This rate can change only for new issues. This rate can change for new issues under the provisions of the new Standard Nonforfeiture Law (SNFL). Once a contract is issued, the rate is guaranteed for years 1-10. **Range:** The rate will never be less than 1.0% nor greater than 3.0% for new issues. Our method for determining this rate is described in the actuarial memorandum provided with this filing.

MINIMUM GUARANTEED INTEREST RATE FOR YEARS 11+:

The new Standard Nonforfeiture Law (SNFL) allows for a redetermination of the minimum guaranteed interest rate. For this product this redetermination will take place at the end of the 10th contract year. The redetermined rate will be guaranteed for as long as the contract is in force. **Range:** The redetermined rate will never be less than 1.0% nor greater than 3.0%. The method for redetermination of the minimum guaranteed rate is explained on the Contract Schedule.

Indexed Account (Monthly Average)

INDEX:

This language is variable to allow for different index selections in the future. The Company may remove an index if its publication has been discontinued or changed substantially. Before removal, we will seek state approval of a comparable index. **Range:** Dow Jones Industrial Average or S&P 500.

INDEXED ACCOUNT ALLOCATION:

This value depends on the client's allocation which must be a whole number percentage. **Range:** 0-100%.

INITIAL INDEX VALUE:

This value is determined by the closing index value on the Issue Day. **Range:** Dependent on index value.

INITIAL ANNUAL CAP:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the cap is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The cap will never be less than 5%.

INITIAL ANNUAL SPREAD FEE:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the fee is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The fee will never be greater than 9%. **The Annual Spread Fee and the Annual Cap will never be applied in the same year. At issue, the contract has either an Annual Cap or Annual Spread Fee, and the contract is guaranteed not to change to the other.**

Indexed Account (Quarterly Additive)

INDEX:

Same parameters as stated above.

INDEXED ACCOUNT ALLOCATION:

Same parameters as stated above.

INITIAL INDEX VALUE:

Same parameters as stated above.

INITIAL QUARTERLY CAP:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the cap is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The cap will never be less than 1%.

Indexed Account (Monthly Additive)

INDEX:

Same parameters as stated above.

INDEXED ACCOUNT ALLOCATION:

Same parameters as stated above.

INITIAL INDEX VALUE:

Same parameters as stated above.

INITIAL MONTHLY CAP:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the cap is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The cap will never be less than 0.5%.

INITIAL PARTICIPATION RATE:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the participation rate is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The participation rate will never be greater than 10%. **The Participation Rate and the Monthly Cap will never be applied in the same year. At issue, the contract has either a Participation Rate or Monthly Cap, and the contract is guaranteed not to change to the other.**

Indexed Account (Annual Point-to-Point)

INDEX:

Same parameters as stated above.

INDEXED ACCOUNT ALLOCATION:

Same parameters as stated above.

INITIAL INDEX VALUE:

Same parameters as stated above.

INITIAL ANNUAL CAP:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the cap is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The cap will never be less than 4.0%.

INITIAL PARTICIPATION RATE:

This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the participation rate is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. **Range:** The participation rate will never be greater than 10%. **The Participation Rate and the Annual Cap will never be applied in the same year. At issue, the contract has either a Participation Rate or an Annual Cap, and the contract is guaranteed not to change to the other.**

FIXED ACCOUNT ALLOCATION:**GUARANTEED INTEREST RATE FOR YEAR 1**

This value is variable in order to allow for varying interest rates and to respond to market conditions. Once a contract is issued, this rate is guaranteed for the first year. **Range:** The rate will never be less than the Minimum Guaranteed Interest Rate.

GUARANTEED INTEREST RATE FOR YEARS 2-8

This value is variable in order to allow for varying interest rates and to respond to market conditions. Once a contract is issued, this rate is guaranteed for years 2 through 8. **Range:** The rate will never be less than the Minimum Guaranteed Interest Rate.

<i>SERFF Tracking Number:</i>	<i>LBLI-126166304</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Liberty Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42752</i>
<i>Company Tracking Number:</i>	<i>ANR3000PTP(05-09)</i>		
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>New Interest Crediting Methodology</i>		
<i>Project Name/Number:</i>	<i>New Interest Crediting Methodology/</i>		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
05/27/2009		Supporting Application Document	06/25/2009	